

Information to identify the case:		
Debtor 1	Thor V. Chytil	Social Security number or ITIN xxx-xx-1624
	First Name Middle Name Last Name	EIN --
Debtor 2	Rachael K. Chytil	Social Security number or ITIN xxx-xx-8932
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 15-23244-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thor V. Chytil
aka Thor Chytil

Rachael K. Chytil
aka Rachael Chytil

1/21/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thor V. Chytil
Rachael K. Chytil
Debtors

Case No. 15-23244-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 21, 2021

User: culy
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Thor V. Chytil, Rachael K. Chytil, 1209 Tweed Street, Pittsburgh, PA 15204-1633
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+ Pittsburgh Water & Sewers Authority, 1200 Penn Avenue, Ste 100, Pittsburgh, PA 15222-4216
14102641	Chase/Subaru Motors Finance, PO Box 901037, Fort Worth, TX 76101-2037
14102645	+ Cristina L. Connor, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14102647	+ Heritage Valley Health System, 720 Blackburn Road, Sewickley, PA 15143-1459
14149855	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14172861	+ Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
14159843	+ Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14102654	+ Premier Women's Health, LTD, 301 Ohio River Blvd., Suite 301, Sewickley, PA 15143-1300
14102657	+ Sewickley Pathologists, PO Box 105, Allison Park, PA 15101-0105
14102661	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
14102660	UPMC Physician Services, 417 Bridge Street, Danville, VA 24541-1403

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 22 2021 05:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 22 2021 03:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 22 2021 05:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 22 2021 03:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14102637	+ EDI: CAPITALONE.COM	Jan 22 2021 05:53:00	Capital One, PO Box 5253, Carol Stream, IL 60197-5253
14102638	+ EDI: CAPITALONE.COM	Jan 22 2021 05:53:00	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
14102636	EDI: CAPITALONE.COM	Jan 22 2021 05:53:00	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
14102635	EDI: CAPITALONE.COM	Jan 22 2021 05:53:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14102639	EDI: CHASEAUTO	Jan 22 2021 05:53:00	Chase, PO Box 901076, Fort Worth, TX 76101-2076

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14102640	+ EDI: CHASEAUTO	Jan 22 2021 05:53:00	Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003
14102643	+ EDI: CITICORP.COM	Jan 22 2021 05:53:00	Citi, PO Box 6004, Sioux Falls, SD 57117-6004
14102642	EDI: CITICORP.COM	Jan 22 2021 05:53:00	Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
14102644	+ EDI: CCS.COM	Jan 22 2021 05:53:00	Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225
14154283	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 22 2021 03:47:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14129545	EDI: ECAST.COM	Jan 22 2021 05:53:00	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14102646	Email/Text: GCSBankruptcy@gcserv.com	Jan 22 2021 03:46:00	GC Services LP, 6330 Gulfport, Houston, TX 77081
14102648	EDI: HFC.COM	Jan 22 2021 05:53:00	HSBC - Best Buy, Retail Services, PO Box 5893, Carol Stream, IL 60197-5893
14131626	EDI: CHASEAUTO	Jan 22 2021 05:53:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix , AZ 85038-9505
14102649	EDI: PARALONMEDCREDIT	Jan 22 2021 05:53:00	MediCredit, Inc., PO Box 1629, Maryland Heights, MO 63043-0629
14102650	+ EDI: MID8.COM	Jan 22 2021 05:53:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14102651	+ EDI: MID8.COM	Jan 22 2021 05:53:00	Midland Funding LLC, 8875 Aero Dr., Suite 200, San Diego, CA 92123-2255
14102652	+ EDI: MID8.COM	Jan 22 2021 05:53:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14102653	EDI: PRA.COM	Jan 22 2021 05:53:00	Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502
14127277	EDI: PRA.COM	Jan 22 2021 05:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14102656	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 22 2021 03:47:00	Quicken Loans, Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14102655	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 22 2021 03:47:00	Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-1906
14102658	EDI: RMSC.COM	Jan 22 2021 05:53:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14102659	EDI: RMSC.COM	Jan 22 2021 05:53:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Quicken Loans Inc.
14113469	*+	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor Quicken Loans Inc. andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Eugene D. Frank	on behalf of Debtor Thor V. Chytil efrank.esq@comcast.net
Eugene D. Frank	on behalf of Joint Debtor Rachael K. Chytil efrank.esq@comcast.net
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewers Authority jhunt@grblaw.com cnoroski@grblaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

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